

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JESSE EVAN SYLVIS
DANIELLE PRISCILLA SYLVIS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-11324 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/15/2017 and confirmed on 2/14/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		54,342.01
Less Refunds to Debtor	280.33	
TOTAL AMOUNT OF PLAN FUND		54,061.68

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,473.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,973.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	31,028.63	0.00	31,028.63
	Acct: 4094				
	FREEDOM MORTGAGE CORPORATION	1,992.27	1,992.27	0.00	1,992.27
	Acct: 4094				
	GALAXY FCU/FKA JOY FCU(*)	6,775.47	6,775.47	535.25	7,310.72
	Acct: 948A				
	GALAXY FCU/FKA JOY FCU(*)	6,285.83	6,285.83	484.36	6,770.19
	Acct: 948B				
					47,101.81

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JESSE EVAN SYLVIS	0.00	0.00	0.00	0.00
	Acct:				
	JESSE EVAN SYLVIS	229.62	229.62	0.00	0.00
	Acct:				
	JESSE EVAN SYLVIS	50.71	50.71	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	BYL COLLECTION SVCS LLC	0.00	0.00	0.00	0.00
	Acct: 0472				
	MIDLAND FUNDING LLC	2,255.74	83.24	0.00	83.24
	Acct: 0635				
	MIDLAND FUNDING LLC	1,476.83	54.50	0.00	54.50
	Acct: 2447				
	MIDLAND FUNDING LLC	400.96	14.80	0.00	14.80
	Acct: 3173				
	CITIBANK NA**	0.00	0.00	0.00	0.00

17-11324 TPA

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7969				
	TITUSVILLE AREA HOSPITAL	493.78	18.22	0.00	18.22
	Acct: 1388				
	QUANTUM3 GROUP LLC - AGENT COMEN	468.34	17.28	0.00	17.28
	Acct: 6027				
	LVNV FUNDING LLC, ASSIGNEE	1,500.62	55.37	0.00	55.37
	Acct: 0865				
	MIDLAND FUNDING LLC	805.05	29.71	0.00	29.71
	Acct: 4247				
	US DEPARTMENT OF EDUCATION	10,310.83	380.47	0.00	380.47
	Acct: 1388				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 3699				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 3799				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: 1522				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2245				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,074.99	39.67	0.00	39.67
	Acct: 5769				
	SYNCHRONY BANK	300.67	11.09	0.00	11.09
	Acct: 4477				
	MIDLAND FUNDING LLC	854.99	31.55	0.00	31.55
	Acct: 2810				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 6507				
	YMCA	0.00	0.00	0.00	0.00
	Acct: 4343				
	PORTFOLIO RECOVERY ASSOCIATES, LL	693.16	25.58	0.00	25.58
	Acct: 9986				
	MIDLAND FUNDING LLC	821.93	30.33	0.00	30.33
	Acct: 1711				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,292.28	47.69	0.00	47.69
	Acct: 6848				
	UPMC HEALTH SERVICES	609.15	22.48	0.00	22.48
	Acct: 1388				
	UPMC PHYSICIAN SERVICES	996.50	36.77	0.00	36.77
	Acct: 1388				
	PENELEC/FIRST ENERGY**	213.18	7.87	0.00	7.87
	Acct: 8737				
	UNIFUND CCR	2,167.97	80.00	0.00	80.00
	Acct: 0557				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2810				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES M GREENFIELD ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC	0.00	0.00	0.00	0.00
	Acct:				
	DIRECTV (*) - TRUSTEE PAYMENTS	0.00	0.00	0.00	0.00
	Acct:				
	MEADVILLE MEDICAL CENTER	0.00	0.00	0.00	0.00

17-11324 TPA

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
NOVASOM		0.00	0.00	0.00	0.00
Acct:					
TITUSVILLE AREA HOSPITAL		0.00	0.00	0.00	0.00
Acct:					
					986.62

TOTAL PAID TO CREDITORS

48,088.43

TOTAL CLAIMED

PRIORITY 0.00

SECURED 15,053.57

UNSECURED 26,736.97

Date: 09/27/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

JESSE EVAN SYLVIS
DANIELLE PRISCILLA SYLVIS
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-11324 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jesse Evan Sylvis
Danielle Priscilla Sylvis
Debtors

Case No. 17-11324-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Oct 03, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jesse Evan Sylvis, Danielle Priscilla Sylvis, 650 Grant Street, Franklin, PA 16323-2218
14864911	Freedom Mortgage Corporation, 10500 Kincaid Blvd., Fishers, IN 46037
14745867	+ Leroys Jewelers, Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
15426299	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14745869	+ Novasom Inc., 801 Cromwell Park Drive, # 108, Glen Burnie, MD 21061-2539
14775419	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner, Holmdel, NJ 07733-1976
14745875	+ Titusville Area Hospital, 406 West Oak Street, Titusville, PA 16354-1499
14745877	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
14745878	+ YMCA of Franklin and Grove City, 111 West Park Street, Franklin, PA 16323-1365

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: lalusher@galaxyfcu.com	Oct 04 2022 01:46:00	Galaxy Federal Credit Union, Linda Lusher, 1313 LIBERTY AVENUE, Franklin, PA 16323-1528
14745852	Email/Text: compliancebankruptcy@bylcompanies.com	Oct 04 2022 01:36:00	BYL Collection Services, 301 Lacey Street, Floor 2, West Chester, PA 19382
14745853	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14758800	+ Email/Text: bankruptcy@cavps.com	Oct 04 2022 01:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14745854	+ Email/Text: clientservices@credit-control.com	Oct 04 2022 01:36:00	Central Loan Admin, Po Box 77404, Ewing, NJ 08628-6404
14745855	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 04 2022 01:40:20	Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14745856	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 04 2022 01:36:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
14745857	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Bank / Ulta Beauty, Po Box 182125, Columbus, OH 43218-2125
14745858	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Capital / Gamestop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14745859	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2022 01:38:48	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14745861	Email/Text: G06041@att.com	Oct 04 2022 01:46:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14745860	+ Email/Text: electronicbkydocs@nelnet.net	Oct 04 2022 01:36:00	Department Of Education / 582 / Nelnet, Attn: Bankruptcy, Po Box 82505, Lincoln, NE

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Oct 03, 2022

Form ID: pdf900

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			68501-2505
14745862	+ Email/Text: bknotice@ercbpo.com	Oct 04 2022 01:36:00	ERC / Enhanced Recovery Corporation, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14745863	+ Email/Text: slucas@for-cu.com	Oct 04 2022 01:46:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
15426300	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 04 2022 01:36:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14745864	+ Email/Text: lalusher@galaxyfcu.com	Oct 04 2022 01:46:00	Galaxy Federal Credit Union, 1313 Liberty Street, Franklin, PA 16323-1528
14745865	+ Email/Text: lalusher@galaxyfcu.com	Oct 04 2022 01:46:00	Galaxy Federal Credit Union, 1313 Liberty Street, Franklin, PA 16323-1528
14745866	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 04 2022 01:46:00	Kay Jewelers, Po Box 4485, Beaverton, OR 97076-4485
14777997	Email/PDF: resurgentbknofications@resurgent.com	Oct 04 2022 01:39:34	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14753312	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 04 2022 01:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14745868	+ Email/Text: mwetherbee@mmchs.org	Oct 04 2022 01:46:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14749489	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2022 01:40:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14746175	+ Email/PDF: rmscedi@recoverycorp.com	Oct 04 2022 01:38:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777060	+ Email/Text: BKelectronicnotices@cenlar.com	Oct 04 2022 01:36:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14775234	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2022 01:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14745870	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:03	Synco / Car Care Summit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14776394	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14745871	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:03	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745872	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:03	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745873	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:03	Synchrony Bank / PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745874	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:23:04	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745876	+ Email/Text: bankruptcydepartment@tsico.com	Oct 04 2022 01:46:00	Transworld Systems Inc / 51, Po Box 15618, Wilmington, DE 19850-5618
14758758	+ Email/Text: electronicbkydocs@nelnet.net	Oct 04 2022 01:36:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14778533	Email/Text: bankruptcy@unifund.com	Oct 04 2022 01:36:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14771632	^ MEBN	Oct 04 2022 01:00:26	UPMC Health Services, PO Box 1123,

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Oct 03, 2022

Form ID: pdf900

Total Noticed: 45

14772779	^	MEBN		Minneapolis, MN 55440-1123
			Oct 04 2022 01:00:50	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745877	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
			Oct 04 2022 01:39:31	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Pingora Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Titusville Area Hospital, 406 West Oak Street, Titusville, PA 16354-1499

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Danielle Priscilla Sylvis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jesse Evan Sylvis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James M. Greenfield	on behalf of Creditor Galaxy Federal Credit Union greenfieldlaw@dalewoodardgent.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mark G. Claypool	on behalf of Creditor Titusville Area Hospital mclaypool@kmgsllaw.com knoxbank@hotmail.com;chartle@kmgsllaw.com;aklus@kmgsllaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Oct 03, 2022

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Total Noticed: 45

Rebecca Solarz

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10